

PRODUCT CATEGORY	INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE	MARGIN
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LOAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	VALUE OF BASE RATE		TOTAL INTEREST	APR	INITIAL CHARGES	TOTAL PAYMENT AMOUNT
			EURIBOR 6M AS AT 08/04/2024	BBRH / BBRC / BBRB AS AT 08/04/2024				

PERSONAL BANKING

HOUSING LOANS*				
Primary Housing Loan Transfer & New	Floating	≥ 35%	EURIBOR 6M	1.65%
	Floating	≥ 35%	BBRH	2.42%
Primary Housing Loan Transfer & New Open Market Value > €350,000 (Note 1)	Floating	20% - 34%	BBRH	2.67%
	Floating	20% - 34%	EURIBOR 6M	1.95%
Housing Loans - Secondary/ Holiday Home (Transfer & New)	Floating	> 35%	BBRH	2.77%
	Floating	> 35%	EURIBOR 6M	1.95%
Housing Loans - Investment	Floating	> 35%	BBRH	3.17%
	Floating	> 35%	EURIBOR 6M	2.60%

EXAMPLE								
€ 100,000	35	€ 537	3.844%	-	5.494%	5.64%	€ 0	€ 225,485
€ 100,000	35	€ 473	-	2.08%	4.50%	4.59%	€ 0	€ 198,848
€ 100,000	35	€ 489	-	2.08%	4.75%	4.86%	€ 0	€ 205,406
€ 100,000	35	€ 557	3.844%	-	5.794%	5.95%	€ 0	€ 233,808
€ 100,000	35	€ 495	-	2.08%	4.85%	5.15%	€ 1,080	€ 208,056
€ 100,000	35	€ 557	3.844%	-	5.794%	6.15%	€ 1,080	€ 233,808
€ 100,000	25	€ 599	-	2.08%	5.25%	5.62%	€ 1,080	€ 179,838
€ 100,000	25	€ 672	3.844%	-	6.444%	6.90%	€ 1,080	€ 201,596

*Housing loan interest rates quoted above, are applicable for loan amounts up to €300,000. For higher amounts a separate interest rate quotation will be provided by the Bank on a case by case basis.

Note 1: The specific product is only available for the financing of Housing loans where the residence is assessed as having an open market value exceeding €350,000.

STUDENT LOANS				
Secured	Floating	-	BBRC	2.05%
	Floating	-	EURIBOR 6M	2.75%

EXAMPLE								
€ 50,000	15	€ 404	-	3.29%	5.34%	5.66%	€ 0	€ 72,793
€ 50,000	15	€ 438	3.844%	-	6.594%	6.99%	€ 0	€ 78,888

ECO LOANS				
Eco Electric New Car Loans	Floating	>35%	BBRC	2.45%
	Floating	>35%	EURIBOR 6M	2.55%
	Floating	20%-35%	BBRC	2.95%
	Floating	20%-35%	EURIBOR 6M	2.90%
Eco Hybrid New Car Loans	Floating	>35%	BBRC	2.95%
	Floating	>35%	EURIBOR 6M	2.65%
	Floating	20%-35%	BBRC	3.25%
	Floating	20%-35%	EURIBOR 6M	3.15%
Eco Home Improvement Loans - Secured by Residential property	Floating	**LTV ≤ 65%	BBRH	2.42%
	Floating	**LTV ≤ 80%	BBRH	2.67%

EXAMPLE								
€ 30,000	7	€ 435	-	3.29%	5.74%	6.35%	€ 380	€ 36,505
€ 30,000	7	€ 444	3.844%	-	6.394%	7.05%	€ 380	€ 37,297
€ 30,000	7	€ 442	-	3.29%	6.24%	6.88%	€ 380	€ 37,110
€ 30,000	7	€ 449	3.844%	-	6.744%	7.42%	€ 380	€ 37,725
€ 30,000	7	€ 442	-	3.29%	6.24%	6.88%	€ 380	€ 37,110
€ 30,000	7	€ 445	3.844%	-	6.494%	7.15%	€ 380	€ 37,419
€ 30,000	7	€ 446	-	3.29%	6.54%	7.20%	€ 380	€ 37,475
€ 30,000	7	€ 453	3.844%	-	6.994%	7.69%	€ 380	€ 38,032
€ 75,000	10	€ 777	-	2.08%	4.50%	5.11%	€ 830	€ 93,288
€ 75,000	10	€ 786	-	2.08%	4.75%	5.37%	€ 830	€ 94,378

**The interest rate applicable depends on the ratio of the loan amount requested to the market value of the residential property as valued by an approved valuator of the Bank.

***Overdraft Interest rate consists of the base rate + the margin. Interest Rate margin is the same for all currencies but the base rate varies based on the currency of the account as follows:
i) BBRC Rate for EUR, ii) BOE Bank rate for GBP, iii) NBP Reference Rate for PLN, iv) Riksbank Repo Rate for SEK, v) BOJ Basic Loan rate for JPY and vi) SNB Mid Target rate for CHF.
The base rates Ancoria Bank may use for a Floating Interest Rate are described in the Rates Definitions on the Bank's Website.
In certain cases, our offer may differ, following our assessment of your personal financial and other circumstances.